

Information to identify the case:

Debtor 1	<u>Albert Ondar</u>	Social Security number or ITIN	xxx-xx-4142
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Patricia Ondar</u>	Social Security number or ITIN	xxx-xx-9962
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-22327-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Albert Ondar

Patricia Ondar

8/2/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Albert Ondar
 Patricia Ondar
 Debtors

Case No. 14-22327-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db/jdb
 cr +Albert Ondar, Patricia Ondar, 19 Truman Drive, Marlboro, NJ 07746-1121
 +Bank of America, N.A., Frank J. Martone, P.C., 1455 Broad Street,
 Bloomfield, NJ 07003-3068
 cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +Seterus, Inc. as servicer for Federal National Mor, Stern, Lavinthal & Frankenberg,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 514962623 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515047866 BANK OF AMERICA, N.A., P.O. BOX 660933, DALLAS, TX 75266-0933
 515167744 #Federal National Mortgage Association, (Fannie Mae), c/o Seterus, Inc., PO Box 1047,
 Hartford, CT 06143-1047
 515167745 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008,
 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 514989897 JP MORGAN CHASE BANK, NA NATIONAL BANKRUPTCY DEPAR, PO BOX 29505 AZI-1191,
 PHOENIX, AZ 85038-9505
 514857243 +Jaffe & Asher, 1107 Goffle Road, Hawthorne, NJ 07506-2000
 518129177 +++NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548,
 JERSEY CITY NJ 07311-4026
 (address filed with court: Nationstar Mortgage, LLC d/b/a Mr. Cooper, Gross Polowy, LLC,
 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311)
 518275805 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
 518275806 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741,
 Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
 514876579 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
 514877141 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 23:16:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 02 2019 23:16:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518060891 E-mail/Text: jennifer.chacon@spservicing.com Aug 02 2019 23:17:47 ABS REO Trust VI,
 c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 518060892 +E-mail/Text: jennifer.chacon@spservicing.com Aug 02 2019 23:17:47 ABS REO Trust VI,
 c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250,
 ABS REO Trust VI, c/o Select Portfolio Servicing, Inc. 84165-0250
 514857238 +EDI: AMEREXP.COM Aug 03 2019 02:38:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 515019590 EDI: BECKLEE.COM Aug 03 2019 02:38:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515027816 EDI: BECKLEE.COM Aug 03 2019 02:38:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514857240 EDI: BANKAMER.COM Aug 03 2019 02:38:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886
 514942426 +EDI: BANKAMER.COM Aug 03 2019 02:38:00 BANK OF AMERICA, N.A., 7105 Corporate Drive,
 Plano, TX 75024-4100
 515571978 EDI: BL-BECKET.COM Aug 03 2019 02:38:00 BMO Harris Bank NA/Diners Club,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 514857239 EDI: BANKAMER.COM Aug 03 2019 02:38:00 Bank of America, PO Box 5170,
 Simi Valley, CA 93062-5170
 514857241 EDI: CHASE.COM Aug 03 2019 02:38:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 514857242 +EDI: CITICORP.COM Aug 03 2019 02:38:00 Citicard, PO Box 6062,
 Sioux Falls, SD 57117-6062
 514970346 EDI: IRS.COM Aug 03 2019 02:38:00 Department of the Treasury - Internal Revenue Serv,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 515042053 EDI: PRA.COM Aug 03 2019 02:38:00 Portfolio Recovery Associates, LLC, c/o Sam's Club,
 POB 41067, Norfolk VA 23541
 514857244 EDI: RMSC.COM Aug 03 2019 02:38:00 Sam's Club - Discover, PO Box 960016,
 Orlando, FL 32896-0016
 515093935 EDI: ECAST.COM Aug 03 2019 02:38:00 eCAST Settlement Corporation, assignee,
 of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

Date Rcvd: Aug 02, 2019

cr* +BANK OF AMERICA, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
514904308* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Department of the Treasury,
Cincinnati, OH 45999-0030)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor ABS REO Trust VI bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Brian C. Nicholas on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James G. Aaron on behalf of Joint Debtor Patricia Ondar jga@ansellgrimm.com,
madeline@ansellgrimm.com
James G. Aaron on behalf of Debtor Albert Ondar jga@ansellgrimm.com, madeline@ansellgrimm.com
Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc. as servicer for Federal National
Mortgage Association cmecf@sternlav.com
John M. Sommers on behalf of Creditor Bank of America, N.A. JMSommers@KTLBSLAW.com,
ktlbslaw@aol.com
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage, LLC d/b/a Mr. Cooper
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Maria Cozzini on behalf of Creditor Seterus, Inc. as servicer for Federal National Mortgage
Association mcozzini@sternlav.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage, LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com
TOTAL: 14